

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. 09/802,481
Confirmation No. 5875
Applicant: Paul Willard et al.
Filed: March 9, 2001
Title: Customized Credit Offer Strategy Based on Terms Specified By An Applicant
Examiner: Subramanian, Narayanswamy
Art Unit: 3692
Docket: 132538-1014
Customer No.: 32914

BOX: AF
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

SUPPLEMENTAL AMENDMENT

Dear Sir:

This paper supplements the response filed March 31, 2008.

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 6 of this paper.